

Certificate Number: 16339-PAE-DE-028768780

Bankruptcy Case Number: 11-18924



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 15, 2017, at 6:05 o'clock PM EST, Luther Williams completed a course on personal financial management given by telephone by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 15, 2017 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor